

# History of Redlining and Impact on Formal Occupations of Adult Learning

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**Abstract:** This project aims to gain a new understanding of redlining and the nature of how human beings occupy their time. Redlining was/is government-sanctioned discriminatory race-based exclusionary tactics in real estate.

Occupational science and adult learning tenets support the idea that how we occupy our time matters; Black Americans could not buy houses or participate in community activities of their choice. Our literature review leads us to postulate that historical redlining harms residents' ability to participate in formal occupations. Conceptualizing redlining through an occupational and educational lens is a novel approach and helps reveal the history of everyday living under redlining policies.

**Keywords:** redlining in Kentucky, occupational science, occupational therapy, history of redlining

Redlining is government-sanctioned housing discrimination by banks that steered Blacks away from White neighborhoods. The quality, cost, and location of housing had ramifications for the total well-being of Black citizens. Additionally, the authors contend that redlining negatively influenced Black citizens by preventing them from participating in occupations that would have resulted in successful interaction at the community level (Designing the WE, 2020; Silverman and Patterson, 2011). This project aims to add to the literature on redlining by contributing historical knowledge of racist redlining practices. It also helps to promote a greater understanding of adult learning and participation in formal occupations. We begin with a summary literature review from the disciplinary fields of history, social science, adult learning, and occupational therapy, followed by the authors' postulates of their findings for future in-depth study.

## Literature Review

This literature review chronologically highlights primary and secondary sources by categories of housing access, policy, community occupations, and life in Kentucky neighborhoods. Historically, the federal government aimed to promote homeownership by backing mortgages with federal loan guarantees, and its implementation had a profoundly unequal effect by channeling the overwhelming majority of mortgage lending toward White borrowers, systematically cutting off access to credit for minority communities (Lipsitz, 1995).

### Housing Access

Minority groups steered towards purchasing homes in declining neighborhoods experienced depreciating property values, higher-than-average mortgage default rates, victimization by predatory lenders, and difficulty in maintaining property (Silverman & Patterson, 2011). In support of Silverman and Patterson's (2011) findings, Hanlon (2011) found that racially restrictive covenants increased in the country from 1917 onward – resulting in racial zoning with legal resiliency until this was ruled unenforceable by the U. S. Supreme Court; "together with

mortgage redlining policies, restrictive covenants ensured that most new housing developments appearing on the urban fringe, unless built specifically for blacks, remained exclusively white” (p. 739). The Kentucky Housing Corporation (KHC) (n.d.) looked at state maps and impediments to fair housing access with overlays of poverty, income, health insurance coverage, race, transportation, and internet access. Of note is that they identified four housing access barriers for Black citizens: lack of complete kitchen/plumbing facilities, overcrowding in the home, and cost burden.

### **Federal and State Policy**

Public policy to mitigate housing discrimination has remained underfunded, underdeveloped, and poorly implemented. With the Housing Act of 1949, a pattern of displacement of the urban poor emerged and continues today under the guise of the Fair Housing Act of 1968 and subsequent amendments meant to prohibit discrimination “at any point in the sale or rental of housing on the basis of race, color, religion, sex, and national origin” (Silverman & Patterson, 2011, p. 3). By 1975, the Home Mortgage Disclosure Act (HMDA) required financial institutions to report their lending patterns by race, income, and geographic location –followed by the Community Reinvestment Act (CRA) of 1977, which allowed communities to challenge bank mergers (Silverman & Patterson, 2011). Minority groups living in separate communities from Whites did not benefit from property value increases as substantially as property owned by Whites.

### **Community Occupations**

Wright (1992) found that the quality, cost, and housing location for minority groups negatively influenced their total well-being. Skinner et al. (2021) discovered that the internet and broadband access associated with redlining perpetuated a digital divide. Li & Yuan (2022) followed Skinner et al. (2021) with an analysis of city redlining maps, food environment census tracts, and modified retail food environment index (mRFEI) and discovered that redlined neighborhoods showed a higher likelihood for unhealthy retail food environments. Besser et al. (2022) also found that adults ages 65+ in redlined neighborhoods reported less neighborhood walking – a meaningful occupation (AOTA, 2020). Swope et al. (2022) concurred that racialized housing policies shaped place-based disparities in access to health resources. Finally, Kowalski et al. (2023) found a significant association between redlining, childhood obesity, and neighborhood walkability.

### **Kentucky Neighborhoods**

Before 1910, Blacks were denied the right by real estate developers to purchase lots/houses in some neighborhoods even without said ordinances. State historians claim that throughout KY, Blacks lived physically close but separate from/to White neighborhoods, usually demarcated by railroad tracks or businesses, and there was a lack of schools, churches, and grocers in many Black towns in Lexington (Wright, 1992). Gathering places such as stores, organizational headquarters, and churches were needed for Black communities to emerge. Evidence during the late 1800s showed Black residents of two Lexington neighborhoods participated in recreational activities, schools, church functions, and later restaurants and theaters. Moreover, these social opportunities were meaningful occupations away from where they were employed, and racial discrimination still limited fair and equal access to community occupations (Klotter & Friend, 2018; Wright, 1992).

## Methodology/Approach

The authors wrote memos, reflective notes, and summaries of multiple content sources related to redlining. For example, we utilized Housing and Urban Development (HUD) reports for survey and economic data sets and the University of Kentucky KY Atlas and Gazetteer (n.d.) site – a repository website of Kentucky population statistics, geology, and geography. We sourced the book by George Wright (1992) on the history of Kentucky Blacks and Richard Rothstein's book *The Color of Law* (Rothstein, 2017). We were also truly fortunate to have unlimited access to a traveling exhibit, *UnDesign the Redline* (Designing the WE, 2023), sponsored by the Lexington Public Libraries. The exhibit traced structural racism, including historical artifacts, from 1930 to the present. We reviewed secondary sources specific to occupation and adult learning concepts: journal articles, the Occupational Therapy Practice Framework (OTPF) (AOTA, 2020), and the seminal book on adult learning - *Learning in Adulthood* (Merriam & Baumgartner, 2020).

Finally, a graduate assistant developed a literature review table of 11 sources. Overall, we captured content from 31 primary and secondary sources analyzed for data per our Grand research question: *How did residents of historically redlined neighborhoods in Kentucky engage in meaningful occupations?* We also included our sub-questions: *How did these residents perceive a sense of health and well-being and the relationship between neighborhood redlining practices and residents' educational activities?*

## Findings and Discussion

This project began with the authors' profound interest in the traveling exhibit *UnDesign the Redline* (Designing the WE, 2023). We gained further understanding through the literature on the state of Kentucky's redlining practices and found scarce data on residents' occupations, including education, in redlined neighborhoods. These results seem to be aligned with adult learning constructs, proposing that true learning in adulthood is knowing who participates in education activities and why (Merriam & Baumgartner, 2020). For this project, the literature shows us that Black residents in Kentucky could not participate fully in community occupations. Thinking of occupations this way is important because everyday activities people do as individuals, in families, and with communities occupy time and bring meaning and purpose to life. We offer three postulates (fundamental elements) from our project that frame our thinking about KY redlining and adult occupations for future in-depth research:

- Postulate 1: Black residents engaged in spiritual and physical occupations separate from their neighborhoods, which negatively impacted the economic viability of these neighborhoods that we still see today.
- Postulate 2: Occupations for residents in redlined KY neighborhoods today, such as walking, healthy food participation, internet utilization, educational opportunities, and access to health resources, are significantly lacking.
- Postulate 3: There is a correlation between occupational participation and health and well-being for residents of redlined KY neighborhoods.

## Conclusion

Adult learning theorists propose that “the learning process itself is less a focus than the economic, historical, and sociocultural context in which the learning takes place” (Merriam and Baumgartner, 2020, p. 290). Redlining resulted in cutting off investment to neighborhoods

deemed economically high risk based on residents' race. Everyday activities people do as individuals, in families, and with communities to occupy time bring meaning and purpose to life. The authors believe that a historical rendering of redlining may help shed light on the importance of occupations for adult learning.

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